

**Information to identify the case:**

Debtor 1	<b>David Brian Reynolds</b>	Social Security number or ITIN	<b>xxx-xx-6108</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>District of Minnesota</b>	Date case filed in chapter	<b>13 2/5/19</b>
Case number:	<b>19-30344 - KAC</b>	Date case converted to chapter	<b>7 9/17/19</b>

**You can receive** court notices and orders by **email** instead of U.S. Mail via these **two options**:

**For creditors:** Register for Electronic Bankruptcy Noticing at **ebn.uscourts.gov**.

**For debtors:** Register for Debtor Electronic Bankruptcy Noticing (DeBN) at **www.mnb.uscourts.gov/debn**

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	David Brian Reynolds	
2. All other names used in the last 8 years		
3. Address	3311 Millbrook Circle Stillwater, MN 55082	
4. Debtor's attorney Name and address	Jesse A. Horoshak Kain & Scott 6445 Sycamore Court North Maple Grove, MN 55369	Contact phone: 612-843-0529 Email: <a href="mailto:jhoroshak@kainscott.com">jhoroshak@kainscott.com</a>
5. Bankruptcy trustee Name and address	Patti J. Sullivan 1595 Selby Ave Ste 205 St Paul, MN 55104	Contact phone: 651-699-4825 Email: <a href="mailto:patti@pattisullivan.com">patti@pattisullivan.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	200 Warren E Burger Federal Building and US Courthouse 316 N Robert St St Paul, MN 55101	Hours open: Monday – Friday: 8:00am – 5:00pm Contact phone: 651-848-1000 Web address: <a href="http://www.mnb.uscourts.gov">www.mnb.uscourts.gov</a>  Date: 9/17/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>October 8, 2019 at 02:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>U S Courthouse Rm 402, 316 N Robert St, St. Paul, MN 55101</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul>	
	<b>Filing deadline: 12/9/19</b>  <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
	<b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>  <b>Certificate of Completion of Financial Management Course due:</b> Credit Counseling and Debtor Education Information can be found at <a href="http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm">http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm</a>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of Minnesota

In re:  
 David Brian Reynolds  
 Debtor

Case No. 19-30344-KAC  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0864-3

User: Alicia  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 59

Date Rcvd: Sep 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2019.

db +David Brian Reynolds, 3311 Millbrook Circle, Stillwater, MN 55082-3469  
 aty +Kathryn A Klein, Riezman Berger P C, 7700 Bonhomme 7th Fl, St Louis, MO 63105-1960  
 smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
 cr +Ally Financial Inc., Riezman Berger, P.C., 7700 Bonhomme, 7th Floor,  
 St. Louis, MO 63105-1960  
 cr +Specialized Loan Servicing LLC, 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067  
 62171048 #+Allison Auger, 15078 Farnham Ave N, Hugo MN 55038-9003  
 62174513 +Alltran, PO BOX 519, Sauk Rapids, MN 56379-0519  
 62171051 Alomere Health, 111 7th Ave E, Alexandria MN 56308  
 62171053 +American Accounts & Advisors, 7460 80th Street South, Cottage Grove MN 55016-3007  
 62171054 +Ann M. I. Mozey, 450 Main St. N #140, Stillwater MN 55082-5060  
 62173341 +Bnr Irrigation Services, 16550 62nd St., New Germany, MN 55367-9523  
 62184000 +Canvas Health, 7066 Stillwater Boulevard N, Saint Paul, MN 55128-3937  
 62171058 +Culligan Water, 1928 Truax Blv, Eau Claire WI 54703-9692  
 62171059 +D & A Services, LLC of IL, 1400 E Touhy Avenue, Suite G2, Des Plaines IL 60018-3338  
 62171063 +Healtheast Care System, 1700 University Avenue West, Saint Paul MN 55104-3727  
 62214837 +Integrity Property & Casualty, PO BOX 539, Appleton, WI 54912-0539  
 62171065 +Lakeview Hospital, 927 Churchill St W, Stillwater MN 55082-5999  
 62176333 Minn. Dept. of Employment & Economic Development, 1st National Bank Building,  
 332 Minnesota Street, Suite E200, St. Paul, MN 55101-1351  
 62171069 North Memorial Health Care, PO Box 1477, Minneapolis MN 55440-1477  
 62171070 +Nystrom & Associates, 1900 Silver Lake Rd #110, New Brighton MN 55112-1789  
 62171071 +Oakdale Enterprises, North Ambulance, PO Box 29127, Minneapolis MN 55429-0127  
 62171072 Specialized Loan Servicing, PO Box 636007, Littleton CO 80163-6007  
 62189580 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 62171077 +The Rose Law Firm, 921 Mainstreet PO Box 5560, Hopkins MN 55343-0492  
 62171079 +Washington County, Collections - Government Ctr, PO Box 3804, Stillwater MN 55082-3804  
 62171078 +Washington County, Child Support Unit, PO Box 30, Stillwater MN 55082-0030  
 62171080 #Waste Management, PO Box 79168, Phoenix AZ 85062-9168  
 62171081 +Xcel Energy, PO Box 1317, Longmont CO 80502-1317

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jhoroshak@kainscott.com Sep 17 2019 22:17:52 Jesse A. Horoshak, Kain & Scott,  
 6445 Sycamore Court North, Maple Grove, MN 55369  
 tr +EDI: BPJSULLIVAN.COM Sep 18 2019 02:13:00 Patti J. Sullivan, 1595 Selby Ave Ste 205,  
 St Paul, MN 55104-4528  
 smg +EDI: MINNDEPREV.COM Sep 18 2019 02:13:00 Minnesota Department of Revenue,  
 Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447  
 ust +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov Sep 17 2019 22:17:56 US Trustee,  
 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
 62171052 +EDI: RMCB.COM Sep 18 2019 02:13:00 AMCA/American Medical Collection Agency,  
 Attention: Bankruptcy, 4 Westchester Plaza, Suite 110, Elmsford NY 10523-1615  
 62171047 +E-mail/Text: dbrostrom@ar-solutions.biz Sep 17 2019 22:18:13  
 Accelerated Receivables Solutions, Attn: Bankruptcy, 2223 Broadway,  
 Scottsbluff NE 69361-1906  
 62182819 EDI: GMACFS.COM Sep 18 2019 02:13:00 Ally Bank, PO Box 130424, Roseville, MN 55113-0004  
 62171049 +EDI: GMACFS.COM Sep 18 2019 02:13:00 Ally Financial, Attn: Bankruptcy Dept,  
 Po Box 380901, Bloomington MN 55438-0901  
 62182427 EDI: GMACFS.COM Sep 18 2019 02:13:00 Ally Financial, PO Box 130424,  
 Roseville, MN 55113-0004  
 62171050 +EDI: GMACFS.COM Sep 18 2019 02:13:00 Ally Financial, 200 Renaissance Ctr,  
 Detroit MI 48243-1300  
 62171055 +EDI: CAPITALONE.COM Sep 18 2019 02:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City UT 84130-0285  
 62182641 EDI: CAPITALONE.COM Sep 18 2019 02:13:00 Capital One Bank (USA), N.A.,  
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083  
 62171056 +EDI: MERRICKBANK.COM Sep 18 2019 02:13:00 Carson Smithfield, LLC, PO Box 9216,  
 Old Bethpage NY 11804-9016  
 62171057 +E-mail/Text: bankruptcy@cavps.com Sep 17 2019 22:18:07 Cavalry Portfolio Services,  
 Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla NY 10595-2322  
 62172746 +E-mail/Text: bankruptcy@cavps.com Sep 17 2019 22:18:07 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 62171062 EDI: DISCOVER.COM Sep 18 2019 02:13:00 Discover Financial, Pob 15316,  
 Wilmington DE 19850  
 62171061 +E-mail/Text: electronicbkydocs@nelnet.net Sep 17 2019 22:18:05 Dept of Ed / 582 / Nelnet,  
 Attn: Claims, Po Box 82505, Lincoln NE 68501-2505  
 62171060 +E-mail/Text: electronicbkydocs@nelnet.net Sep 17 2019 22:18:05 Dept of Ed / 582 / Nelnet,  
 3015 Parker Rd, Aurora CO 80014-2904  
 62173713 EDI: DISCOVER.COM Sep 18 2019 02:13:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 62171064 EDI: IRS.COM Sep 18 2019 02:13:00 Internal Revenue Service, Centralized Insolvency,  
 PO Box 7346, Philadelphia PA 19101-7346

District/off: 0864-3

User: Alicia  
Form ID: 309A

Page 2 of 2  
Total Noticed: 59

Date Rcvd: Sep 17, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

62193236 EDI: MERRICKBANK.COM Sep 18 2019 02:13:00 MERRICK BANK, Resurgent Capital Services,  
PO Box 10368, Greenville, SC 29603-0368  
62171068 +EDI: MINNDEPREV.COM Sep 18 2019 02:13:00 MN Dept of Revenue, Attn:Denise Jones,  
PO Box 64447, Saint Paul MN 55164-0447  
62171066 +EDI: MERRICKBANK.COM Sep 18 2019 02:13:00 Merrick Bank/CardWorks, Attn: Bankruptcy,  
PO Box 9201, Old Bethpage NY 11804-9001  
62171067 +E-mail/Text: mdes.bkpt.tax@state.mn.us Sep 17 2019 22:18:15 Minnesota Unemployment Ins.,  
Attn: Bankruptcy Department, PO BOX 4629, Saint Paul MN 55101-4629  
62224000 EDI: PRA.COM Sep 18 2019 02:13:00 Portfolio Recovery Associates, LLC, c/o Hom Furniture,  
POB 12914, Norfolk VA 23541  
62171074 +EDI: RMSC.COM Sep 18 2019 02:13:00 Synch/Home, Attn: Bankruptcy, Po Box 965060,  
Orlando FL 32896-5060  
62222018 +EDI: RMSC.COM Sep 18 2019 02:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk VA 23541-1021  
62171075 +EDI: RMSC.COM Sep 18 2019 02:13:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando FL 32896-5060  
62194193 +E-mail/Text: bncmail@w-legal.com Sep 17 2019 22:18:06 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
62171076 EDI: WTRRN BANK.COM Sep 18 2019 02:13:00 Target, Target Card Services,  
Mail Stop NCB-0461, Minneapolis MN 55440  
62184545 +E-mail/Text: electronicbkydocs@nelnet.net Sep 17 2019 22:18:05  
US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201,  
Lincoln, NE 68508-1911

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
cr\* +Specialized Loan Servicing LLC, 14841 DALLAS PARKWAY, SUITE 425, DALLAS, TX 75254-8067  
62171073\* +Specialized Loan Servicing, PO Box 636007, Littleton CO 80163-6007  
62189581\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 19, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2019 at the address(es) listed below:

Gregory A Burrell cmecfjzkmn@chl3mn.com  
Jesse A. Horoshak on behalf of Debtor 1 David Brian Reynolds jhoroshak@kainscott.com,  
bbabatz@kainscott.com;HoroshakJR72722@notify.bestcase.com  
Kathryn A Klein on behalf of Creditor Ally Financial Inc. mn\_bank@riezmanberger.com,  
riezmanberger@gmail.com;rbadmin@ecf.courtdrive.com  
Patti J. Sullivan patti@pattisullivan.com, mnll@ecfcbis.com  
Rory H Foley on behalf of Plaintiff Minnesota Department of Employment and Economic  
Development rory.foley@ag.state.mn.us, jill.klausing@ag.state.mn.us;cheryl.boe@ag.state.mn.us  
US Trustee ustpreion12.mn.ecf@usdoj.gov

TOTAL: 6